Exhibit 14: Defendant's Reasoning for Refusing and Ceasing Negotiations

From: Davina A. Bridges < DBridges@dickinson-wright.com>

Sent: Thursday, April 25, 2024 10:23 PM
To: Katrina Bergunder <bergunki@msn.com>

Cc: Aimee R. Gibbs < AGibbs@dickinson-wright.com>

Subject: RE: Update on Case Settlement and Change in Representation

Good evening Katrina,

First, for your convenience and to eliminate any further delays, I have attached the register of actions and all pleadings in this matter. As you can see, Mr. Taub's representation was terminated by the Court on April 8, 2024, and you began representing yourself on April 4, 2024. Therefore, the court is already aware that you are representing yourself, Mr. Taub is no longer representing you, and a motion to proceed are set is unnecessary.

Second, the revised settlement agreement is attached. All references to "counsel" have been replaced with "former counsel." The revised agreement also contains your updated address.

Third, our understanding is that the settlement payment is going to Adam Taub, therefore, his signature is required for the W9.

As Chase has already revised the agreement on multiple occasions, and no further action is required, I will send the Settlement Agreement and Order for Voluntary Dismissal for your signature shortly.

Thanks!



Davina A. Bridges

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